WHAT IS CLAIMED IS:

- 1. A thermal barrier coating for an underlying metal substrate, which comprises:
 - 1. an inner layer nearest to and overlaying the metal substrate and comprising ceramic thermal barrier coating material; and
 - 2. a protective outer layer adjacent to and overlaying the inner layer and having an exposed surface, the outer layer having a thickness up to about 5 mils and sufficient to impart impact and erosion resistance to the thermal barrier coating, and comprising a zirconia-containing ceramic composition having a c/a ratio of the zirconia lattice in the range of from about 1.011 to about 1.016 and stabilized in the tetragonal phase by a stabilizing amount of a stabilizing metal oxide selected from the group consisting of yttria, calcia, ceria, scandia, magnesia, india, ytterbia and mixtures thereof.
- 2. The coating of claim 1 wherein the outer layer has a thickness in the range of from about 0.5 to about 2 mils.
- 3. The coating of claim 2 wherein the outer layer comprises from about 93 to about 96 wt. % zirconia and from about 4 to about 7 wt. % stabilizing metal oxide.
- 4. The coating of claim 3 wherein the c/a ratio is in the range of from about 1.013 to about 1.015.
- 5. The coating of claim 4 wherein the outer layer comprises from about 93.5 to about 95.5 wt. % zirconia and from about 4.5 to about 6.5 wt. % yttria as the stabilizing metal oxide.
- 6. The coating of claim 3 wherein the outer layer has a fraction of porosity of about 0.20 or less.

- 7. The coating of claim 6 wherein the outer layer has a fraction of porosity of about 0.15 or less.
- 8. The coating of claim 6 wherein the outer layer has a fraction of porosity in the range of from about 0.10 to about 0.20.
- 9. The coating of claim 2 wherein the outer layer comprises from about 2 to about 7 wt. % hafnia.
- 10. The coating of claim 9 wherein the outer layer comprises from about 4 to about 6 wt. % hafnia.
- 11. The coating of claim 2 wherein the outer layer comprises from about 0.3 to about 0.5 wt. % of a metal oxide selected from the group consisting of lanthana, neodymia, gadolinia and mixtures thereof.
- 12. A thermally protected article, which comprises:
 - A. a metal substrate; and
 - B. a thermal barrier coating comprising:
 - 1. an inner layer nearest to and overlaying the metal substrate and comprising ceramic thermal barrier coating material; and
 - 2. a protective outer layer adjacent to and overlaying the inner layer and having an exposed surface, the outer layer having a thickness up to about 5 mils and sufficient to impart impact and erosion resistance to the thermal barrier coating, and comprising a zirconia-containing ceramic composition having a c/a ratio of the zirconia lattice in the range of from about 1.011 to about 1.016 and stabilized in the tetragonal phase by a stabilizing amount of a stabilizing metal oxide selected from the group consisting of yttria, calcia, ceria, scandia, magnesia, india, ytterbia and mixtures thereof.

- 13. The article of claim 12 which further comprises a bond coat layer adjacent to and overlaying the metal substrate and wherein the inner layer is adjacent to and overlies the bond coat layer.
- 14. The article of claim 13 wherein the thermal barrier coating has a thickness of from about 1 to about 100 mils.
- 15. The article of claim 14 wherein the outer layer has a thickness in the range of from about 0.5 to about 2 mils.
- 16. The article of claim 15 wherein the c/a ratio is in the range of from about 1.013 to about 1.015.
- 17. The article of claim 16 wherein the outer layer comprises from about 93.5 to about 95.5 wt. % zirconia and from about 4.5 to about 6.5 wt. % yttria as the stabilizing metal oxide.
- 18. The article of claim 17 wherein the outer layer has a fraction of porosity of about 0.20 or less.
- 19. The article of claim 18 wherein the outer layer has a fraction of porosity of about 0.15 or less.

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- 20. The article of claim 19 wherein the outer layer has a fraction of porosity in the range of from about 0.10 to about 0.20.
- 21. The article of claim 20 wherein the outer layer comprises from about 2 to about 7 wt. % hafnia.
- 22. The article of claim 21 wherein the outer layer comprises from about 0.3 to about 0.5 wt. % of a metal oxide selected from the group consisting of lanthana, neodymia, gadolinia and mixtures thereof.

- 23. The article of claim 14 which is a turbine engine component.
- 24. The article of claim 23 which is a turbine shroud and wherein the thermal barrier coating has a thickness of from about 30 to about 70 mils.
- 25. The article of claim 23 which is a turbine airfoil and wherein the thermal barrier coating has a thickness of from about 3 to about 30 mils.
- 26. A method for preparing a thermal barrier coating for an underlying metal substrate, the method comprising the steps of:
 - 1. forming an inner layer overlaying the metal substrate, the inner layer comprising a ceramic thermal barrier coating material;
 - 2. forming on the inner layer a protective outer layer having an exposed surface and a thickness up to about 5 mils and sufficient to impart impact and erosion resistance to the thermal barrier coating, and comprising a zirconia-containing ceramic composition having a c/a ratio of the zirconia lattice in the range of from about 1.011 to about 1.016 and stabilized in the tetragonal phase by a stabilizing amount of a stabilizing metal oxide selected from the group consisting of yttria, calcia, ceria, scandia, magnesia, india, ytterbia and mixtures thereof.
- 27. The method of claim 26 wherein a bond coat layer is adjacent to and overlies the metal substrate and wherein the inner layer is formed on the bond coat layer.
- 28. The method of claim 27 wherein the inner and outer layers are formed by physical vapor deposition to form a thermal barrier coating having a straintolerant columnar structure.
- 29. The method of claim 26 wherein the thermal barrier coating formed has a thickness of from about 1 to about 100 mils.

- 30. The method of claim 29 wherein the outer layer formed has a thickness in the range of from about 0.5 to about 2 mils.
- 31. The method of claim 30 wherein the outer layer formed has a c/a ratio is in the range of from about 1.013 to about 1.015.
- 32. The method of claim 31 wherein the outer layer formed comprises from about 93.5 to about 95.5 wt. % zirconia and from about 4.5 to about 6.5 wt. % yttria as the stabilizing metal oxide.
- 33. The method of claim 31 wherein the outer layer formed has a fraction of porosity in the range of from about 0.10 to about 0.20.